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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	-	
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Monique First name  D Middle name  Harris Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	Monique D Graham	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5741	

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Debtor 1 Monique D Harris

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names		I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs			
5.	Where you live	1031 N. Mason St.	If Debtor 2 lives at a different address:			
		Chicago, IL 60651  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Case number (if known) Debtor 1 Monique D Harris

•ar	t 2: Tell the Court About	Your B	Bankruptcy Ca	se						
7.	The chapter of the Bankruptcy Code you are	Chec (Forn	ck one. (For a b m 2010)). Also,	rief description of each, see go to the top of page 1 and	Notice Re	equired by 11 U.S. appropriate box.	C. § 342(b) for Individ	uals Filing for Bankruptcy		
	choosing to file under	☐ Chapter 7								
		☐ Chapter 11								
		□ Chapter 12								
		<b>■</b> C	Chapter 13							
3.	How you will pay the fee		I will pay the	entire fee when I file my p	etition. Pl	ease check with the	ne clerk's office in vou	r local court for more details		
	, ,,	_	about how yo	u may pay. Typically, if you a attorney is submitting your p	are paying	the fee yourself,	you may pay with cash	n, cashier's check, or money h a credit card or check with		
				the fee in installments. If ye in Installments (Official Fo		e this option, sign	and attach the Applica	ation for Individuals to Pay		
			I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill of							
			the Applicatio	n to Have the Chapter 7 Fili	ng Fee Wa	aived (Official Forr	n 103B) and file it with	your petition.		
Э.	Have you filed for bankruptcy within the last 8 years?	□ No								
			District	Northern District of Illinois	When	4/30/14	Case number	14-16323- Dismissed Ch 13		
			District	Northern District of Illinois	When	10/21/10	Case number	10-47118- Dismissed Ch 13		
			District	Northern District of Illinois	When	1/13/10	Case number	10-01039- Dismissed Ch 13		
10.	Are any bankruptcy	■ No	0							
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	-							
			Debtor				Relationship to y	/ou		
			District		When		Case number, if	known		
			Debtor				Relationship to y	/ou		
			District	-	When		Case number, if	known		
11.			o. Go to li	ne 12.						
	residence?	■ Ye	es. Has yo	ur landlord obtained an evic	tion judgm	ent against you ar	nd do you want to stay	in your residence?		
				No. Go to line 12.						
Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (F bankruptcy petition.						ent Against You (Form	101A) and file it with this			

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Debtor 1 Monique D Harris  Debtor 1 Monique D Harris  Case number (if known)
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Par	t 3: Report About Any Bu	sinesses `	You Own	as a Sole Propriet	or		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	es. Name and location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any			
	If you have more than one sole proprietorship, use a		Numb	er, Street, City, State	e & ZIP Code		
	separate sheet and attach it to this petition.		Checi	k the appropriate box	x to describe your business:		
				Health Care Busin	ess (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as de	efined in 11 U.S.C. § 101(53A))		
				Commodity Broker	r (as defined in 11 U.S.C. § 101(6))		
				None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> <i>debtor?</i>	deadlines operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).				
	For a definition of small	No.	I am not filing under Chapter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code.		11, but I am NOT a small business debtor according to the definition in the Bankrupto	у	
		☐ Yes.	I am f	iling under Chapter 1	11 and I am a small business debtor according to the definition in the Bankruptcy Coc	le.	
Par	t 4: Report if You Own or	Have Any	Hazardo	ous Property or Any	/ Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat	☐ Yes.					
	of imminent and identifiable hazard to public health or safety?	<b>L</b> 103.	What is	the hazard?			
	Or do you own any property that needs immediate attention?			liate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	Number, Street, City, State & Zip Code		

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Debtor 1 Monique D Harris

ique D Harris Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Document Page 6 of 13 Case number (if known) **Monique D Harris** Debtor 1 **Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10.000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **□** \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **\$50,001 - \$100,000** to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100.000.001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Monique D Harris Signature of Debtor 2 Monique D Harris Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on June 25, 2016

MM / DD / YYYY

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Debtor 1 Monique D Harris Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Xiaomii	ng Wu ARDC	Date	June 25, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Xiaoming Printed name	Wu ARDC		
Ledford, V	Vu & Borges, LLC		
Firm name			
105 W. Ma	dison		
23rd Floor	•		
Chicago, I	L 60602		
Number, Street,	City, State & ZIP Code		
Contact phone	312-853-0200	Email address	notice@billbusters.com
#6274335			
Bar number & St	tata		

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B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court** Northern District of Illinois

Debtor(s) Chapter 13  DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)  1. Pursuant to 11 U. S.C. § 329(a) and Fed. Bankr. P. 2016(b). I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in hankruptcy. or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept \$ 4,000.00  Balance Due \$ 3,000.00  Balance Due \$ 3,700.00  2. \$ 310.00 of the filing fee has been paid.  3. The source of the compensation paid to me was:  Debtor Other (specify):  4. The source of compensation to be paid to me is:  Debtor Other (specify):  5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Perparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Rependation of the debtor as the meeting of creditors and confirmation bearing, and any adjourned hearings thereof; d. [Other provisions as needed]  Exemption planning: preparation and filling of reaffirmation and greements and applications as a needed; preparation and filling of reaffirmation and greements and applications as a needed; preparation and filling of reaffirmation and greements and applications as a needed; preparation and filling of mostlons pursuant to 11 USC 522(f(2)(A) for avoidance of liens on household goods.  7. By agreement with the debtor(s), the above-disclosed fee does not include the following servic	In r	e Monique D Harris		Case No.				
1. Pursuant to I/I U. S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept  For legal services, I have agreed to accept  S  4,000.00  Prior to the filing of this statement I have received  \$ 3,700.00  Balance Due  Of the filing fee has been paid.  The source of the compensation paid to me was:  Debtor  Other (specify):  The source of compensation to be paid to me is:  Debtor  Other (specify):  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required:  Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Exemption planning; preparation and filling of reaffirmation agreements and applications as needed; preparation and filling of motions pursuant to 11 USC 522(f\( \)(2/A) for avoidance of liens on household goods.  By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions or any other adversary proceeding.  Lectrify that the foregoing is a complete statement of any agreement or arrangement for payment to me for represen			Debtor(s)	Chapter	13			
compensation paid to me within one year before the filing of the petition in bankruptcy, case is as follows:  For legal services, I have agreed to accept  S  4,000.00  Prior to the filing of this statement I have received  Balance Due  \$ 300.00  Balance Due  \$ 3,700.00  S  \$ 310.00  of the filling fee has been paid.  The source of the compensation paid to me was:  Debtor  Other (specify):  The source of compensation to be paid to me is:  Debtor  Other (specify):  The source of compensation to be paid to me is:  Debtor  Other (specify):  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. [Other provisions as needed]  Exemption planning; preparation and filing of my petition in bankruptcy and plan which may be required;  Represent with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  CERTIFICATION  I certify		DISCLOSURE OF COMPENS.	ATION OF ATTOR	NEY FOR DE	CBTOR(S)			
Prior to the filing of this statement I have received  Balance Due  \$ 3,700.00  \$ 3,700.00  2. \$ 310.00 of the filing fee has been paid.  3. The source of the compensation paid to me was:  Debtor Other (specify):  4. The source of compensation to be paid to me is:  Debtor Other (specify):  5. If have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required: c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed]  Exemption planning; preparation and filing of readitors and confirmation and rendering should be confirmation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.  7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions or any other adversary proceeding.  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.	1.	compensation paid to me within one year before the filing of	the petition in bankruptcy, o	r agreed to be paid	to me, for services rendered or to			
8 3,700.00  2. \$ 310.00 of the filing fee has been paid.  3. The source of the compensation paid to me was:  □ Debtor □ Other (specify):  4. The source of compensation to be paid to me is: □ Debtor □ Other (specify):  5. □ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. □ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: □ Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed]  Exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.  7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions or any other adversary proceeding.    Description of the debtor of the					4,000.00			
2. \$ 310.00 of the filing fee has been paid.  3. The source of the compensation paid to me was:  ■ Debtor		Prior to the filing of this statement I have received		\$	300.00			
3. The source of the compensation paid to me was:  □ Debtor □ Other (specify):  4. The source of compensation to be paid to me is:  □ Debtor □ Other (specify):  5. □ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  □ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed]  Exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.  7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtor in any dischargeability actions or any other adversary proceeding.    Set Title Of the Agreement of the Agreement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.    June 25, 2016		Balance Due		\$	3,700.00			
■ Debtor □ Other (specify):  4. The source of compensation to be paid to me is: ■ Debtor □ Other (specify):  5. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. □ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed]  Exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.  7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions or any other adversary proceeding.  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.    June 25, 2016	2.	\$_310.00 of the filing fee has been paid.						
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Xiaoming Wu ARDC #6274335  Signature of Attorney Ledford, Wu & Borges, LLC 105 W. Madison 23rd Floor Chicago, IL 60602 312-853-0200 Fax: 312-873-4693	this		reement or arrangement for p	ayment to me for re	epresentation of the debtor(s) in			
Xiaoming Wu ARDC #6274335  Signature of Attorney Ledford, Wu & Borges, LLC 105 W. Madison 23rd Floor Chicago, IL 60602 312-853-0200 Fax: 312-873-4693		June 25, 2016	/s/ Xiaoming Wu A	RDC				
Ledford, Wu & Borges, LLC 105 W. Madison 23rd Floor Chicago, IL 60602 312-853-0200 Fax: 312-873-4693	_		Xiaoming Wu ARD	C #6274335				
23rd Floor Chicago, IL 60602 312-853-0200 Fax: 312-873-4693								
Chicago, IL 60602 312-853-0200 Fax: 312-873-4693			105 W. Madison	,				
312-853-0200 Fax: 312-873-4693								
notice@billbusters.com			312-853-0200 Fax					
Name of law firm				s.com				

# BILLBUSTERS

Ledford, Wu and Borges, LLC Attorneys at Law

(312)853-0200 Fax: (312)873-4693

## ATTORNEY RETENTION CONTRACT

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Parties. In this contract. "Client" means the undersigned, both individually and jointly: "Attorney" means Ledford. Wu & Borges, LLC and

1. I al ties. Ill tills collinact, choite illeans the allac	10151104, 00011 11141111	<i>y</i>		,	<i>O</i> ,
its staff attorneys. This contract shall supersede any	prior contracts and	agreements between t	he parties to the e	xtent of inco	nsistency. In the
event of any inconsistency between this contract a	nd a Court-Approv	ed Retention Agreem	ent, the latter sh	all prevail.	
• • • • • • • • • • • • • • • • • • •		ton 12 hankmintori (dah	t adjustment)		

2.	. Services: Chent retains Attorney for the	le following services.	Chapter 13	bankrupicy (u	cot adjustificht)
?	Sagna of Dannagantation:	•			

3. Scope of	Represen	tation:							
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Attorney will counsel and represent Client in all aspects of the above matter(s) for the fee specified in Paragraph 4 EXCEPT: (1) adversary proceedings; (2) post-discharge litigation; (3) appeals; (4) other (specify):

Attorney may agree, but is not obligated, to represent Client in the above excluded matters for an additional fee, to be agreed upon

separately by the parties.	<b>&gt;</b>
4. Fees: // / / / / / / / / / / / / / / / / /	
Legal fee: \$	PLUS \$310 filing fee (court cost) (an additional Court-Approved Retention Agreement may apply)  (merged credit report and credit counseling)
Expenses: \$	(merged credit report and credit counseling)
TOTAL: \$ 4060+14	(merged credit report and credit counseling)  —less retainer received: \$ \( \)
The legal fee is an Ladvar	ce payment retainer 🔲 security retainer 🔲 classic retainer, and is a flat fee unless otherwise stated. Attorney
is unable to represent Client v	tithout receiving an advance payment retainer since a security retainer will be within the reach of Client's
creditors. Should hourly billing	be necessary, Attorney's billing rates are \$300-\$400/hour for partners, \$250/hour for associates, and \$90/hour
	nd expenses are subject to change at any time. The billing rates are subject to an annual review and potential

The legal fee covers the initial consultation and all subsequent work. The case may be closed if the fees are not paid by the deadline. Additional legal fees may apply if the parties have entered into a Court-Approved Retention Agreement and such Agreement so authorizes, or if the case is converted from one chapter to another. Additional court costs may apply for amending a petition, list, schedule or statement postfiling or other reasons not due to Attorney's fault. NSF checks will be assessed a \$20 fee.

5. Initial Consultation. Client acknowledges that Attorney has explained the following (please initial):

The options of Chapter 7 and Chapter 13 and that Client has made the choice identified in Paragraph 2

The concepts of exemption, discharge and dischargeability, and pre-filing and post-filing procedures

The difference among various types of retainer and that Client has made the choice identified in Paragraph 4

A Chapter 13 plan will be submitted to the Court in good faith. The plan payment may have to increase if creditor claims come in higher than scheduled, creditors successfully argue that they are entitled to a higher interest rate, the Trustee successfully argues that the budgeted income is lower than actual income, the Trustee successfully argues that budgeted expenses are unreasonably high or the Court makes a finding that the plan is not the best effort you can make to repay your creditors.

TIME IS OF THE ESSENCE. Any delay on Client's part may disqualify Client for the type of relief elected or otherwise adversely affect Client's case. Attorney may not be able to file the case, or take other necessary actions, until all requested documents and/or information, including but not limited to a certificate of credit counseling, are received by Attorney

Other (specify): Client understands that the advice given during the initial consultation is preliminary and based on the information available at the time, and

may change as the case is further analyzed, more facts discovered, or Client's circumstances or the law changed.

6. Client's Duties. Client agrees, during the course of representation, to:

increase every calendar year.

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- provide Attorney with full, accurate and timely information, financial and otherwise;
- follow Attorney's procedures and cooperate with Attorney in providing requested documents and information;
- promptly inform Attorney of any change of address, phone number, e-mail address or employment, or activation of military duty;
- inform Attorney before buying, selling, refinancing or transferring any real property in which Client has any interest, and before incurring any new debt, including but not limited to applying for an auto loan, personal loan, payday loan or title loan, applying for a credit card or line of credit, or using an existing credit card or line of credit; and
- (e) promptly inform Attorney if Client becomes entitled to an inheritance, an asset as a result of a property settlement agreement with Client's spouse or a divorce decree, life insurance proceeds, or a monetary judgment, award or settlement.
- 7. Co-counsel. Client understands that more than one attorney may work on this case. Where necessary, Client agrees to employ outside counsel, at Attorney's expense, to work on this case, including: Kathleen W. Vaught, Kelly M. Johnson, David Carter, or Christina Banyon.
- 8. Termination. Client may discharge Attorney at any time, subject to payment of any fee owed for the services already rendered. Attorney may terminate the representation as permitted by the Illinois Rules of Professional Conduct and Local Bankruptcy Rules. Any flat fee for a bankruptcy case is advance payment for future services, becomes Attorney's property upon receipt, and is nonrefundable upon filing of the petition. In the event the representation is terminated by either party before filing and Client has paid Attorney more than \$300, Attorney will provide Client with a detailed itemization of the services rendered in support of any fee charged at the rate set forth in Paragraph 4, and Client will reimburse Attorney for any expenses, including those that otherwise would be free of charge, and authorizes Attorney to apply the filing fee and any payment for expenses that have not been incurred towards the attorney's fee, subject to the requirements set forth herein.

tee and any payment for expenses u	nat nave not been meu	fied towards the attorney 5 lee, se	edjoot to the requirements set.	101011 1101	~ X11.
X Monique Abaucis	X	012/16	Date:	/	~/
Attorney Signature:		ARDC #			
	4				

Arnold Scott Harris, P.C. 111 W. Jackson Blvd Ste 600 Chicago, IL 60604

AT& T Teletype FCU 5550 Touhy Ave. Skokie, IL 60077-3253

Aurora Healthcare PO Box 25505 Lehigh Valley, PA 18002

Capital One Po Box 30285 Salt Lake City, UT 84130

Cba Collection Bureau Po Box 5013 Hayward, CA 94540

Chase Credit Card P.O. Box 15153 Wilmington, DE 19886

Chasmccarthy 705 North East Str Bloomington, IL 61701

Chrysler Capital Po Box 961275 Fort Worth, TX 76161

City of Chicago Parking 121 N. LaSalle Street #107A Chicago, IL 60602

Comcast 1255 W. North Ave. Chicago, IL 60622 ComEd 3 Lincoln Center Attn: Bkcy Group-Claims Department Oakbrook Terrace, IL 60181

Convergent Outsoucing, Inc Po Box 9004 Renton, WA 98057

Convergent Outsourcing 800 SW 39th St. Renton, WA 98057

Corporation Counsel 30 N. LaSalle Ste 800 Chicago, IL 60602

Daniel Wood 6217 Kit Carson Dr. Hanover Park, IL 60133

Easy Accept 3632 North Cicero Chicago, IL 60641

ERC/Enhanced Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256

Fed Loan Servicing Po Box 69184 Harrisburg, PA 17106

Fingerhut 6250 Ridgewood Rd St Cloud, MN 56303

Friendly Finance 5701 Horatio St. Utica, NY 13502

Harvard Collection Harvard Collection Services 4839 N Elston Avenue Chicago, IL 60630

He Stark Col Po Box 45710 Madison, WI 53744

Illinois Secretary of State Safety & Financial 2701 S. Dirksen Parkway Springfield, IL 62723

Illinois Tollway Attn: Violation Administration Cent 2700 Ogden Avenue Downers Grove, IL 60515-1703

Kohls/Capital One Po Box 3120 Milwaukee, WI 53201

Lake County 3010 Grand Ave Waukegan, IL 60085

Maybrook Police Deparmtnet 1500 Maybrook Drive #235 Maywood, IL 60153

Nicor 615 Eastern Ave. Bellwood, IL 60104

Oak Creek Police Department 301 W. Ryan Rd. Oak Creek, WI 53154

Prof Pl Svc Attn: Crissy Po Box 612 Milwaukee, WI 53201 Santander Consumer USA Po Box 961275 Fort Worth, TX 76161

Stellar Recovery Inc 1327 Hwy 2 W Suite 100 Kalispell, MT 59901

Sun cash 5800 W. North Ave Chicago, IL 60639

T Mobile 5421 Jefferson St .NE Albuquerque, NM 87109-3405

TCF Bank 800 Burr Ridge Parkway Burr Ridge, IL 60521

Value Auto 2734 N Cicero Chicago, IL 60639

Verizon Wireless 11601 Roosevelt Blvd. Saint Petersburg, FL 33716

We Energies PO Box 2046 Milwaukee, WI 53201